

Insurance Facts for Missourians with Special Health Care Needs



Individuals with special health care needs have different requirements when searching for an insurance plan to meet their unique needs. This fact sheet has been developed to aid in that search.

Adequate insurance for special needs individuals should contain the following components:

- Basic medical services including physician services, preventive exams, immunizations, inpatient, outpatient, emergency room services, and prescription drug benefits
- Behavioral health services (e.g. mental health services or counseling)
- Therapies (physical, occupational, and speech)
- Hearing and vision services
- Affordable benefits package (e.g. co-pays, premiums, deductibles, etc.)
- Case management or service coordination

For more information regarding insurance companies offering insurance to individuals with special health care needs contact:

Department of Insurance, Financial Institutions and Professional Registration (Please have individual's name, address, date of birth, diagnosis, and current insurance information before calling)

Toll-free: (800) 726-7390

Phone: (573) 751-2640 Website: www.insurance.mo.gov

Websites

MO HealthNet for Kids:

www.dss.mo.gov/mhk/index.htm

MO HealthNet for Families (MHF):

www.dss.mo.gov/fsd/maf.htm

Programs & Services—Healthcare:

www.dss.mo.gov/pr_health.htm

Programs & Services to Support Families:

www.dss.mo.gov/pr_family.htm

SHCN Family Partnership:

<http://www.health.mo.gov/living/families/shcn/familypartnership/index.php>

Special Health Care Needs
PO Box 570
Jefferson City, MO 65102-0570



Phone: (573) 751-6246
Toll-free: (800) 451-0669
<http://health.mo.gov/living/families/shcn/>